

Information to identify the case:

Debtor 1

Anwarul Islam Chunnu

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1091

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Eastern District of New York

Case number: 1-21-42090-ess

Order of Discharge

04/20

IT IS ORDERED:

A discharge under 11 U.S.C. § 1141(d) is granted to:

Anwarul Islam Chunnu

BY THE COURT:

Dated: October 19, 2023

s/ Elizabeth S. Stong
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

EXPLANATION OF BANKRUPTCY DISCHARGE UNDER § 1141(d) IN AN INDIVIDUAL'S CASE UNDER SUBCHAPTER V OF CHAPTER 11

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtor personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtor personally on discharged debts. Creditors cannot contact the debtor by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtor's damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtor's personal liability for debts that arose before confirmation of the plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- a. Debts for most taxes;
- b. Debts that are domestic support obligations;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, and criminal restitution obligations;
- e. Debts for death or personal injury caused by operating a vehicle while intoxicated;
- f. Some debts which the debtors did not properly list;
- g. Debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- h. Debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of Subchapter V discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.